

BRONSON LAW OFFICES, P.C.
H. Bruce Bronson
480 Mamaroneck Ave.
Harrison, NY 10528
877-385-7793 PH
hbbrnson@bronsonlaw.net

Proposed Counsel to Lisa Mauro
Debtor-in-Possession
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
In re:

Lisa Mauro,

Chapter 11

Case No.:15-23683 (RDD)

Debtor.
-----X

DEBTOR'S DECLARATION PURSUANT TO LOCAL BANKRUPTCY RULE 1007-2

STATE OF NEW YORK)
) ss.:
COUNTY OF WESTCHESTER)

I, LISA MAURO AKA LISA MAURO MESSITER, declare as follows:

1. I am an individual debtor and I submit this application in accordance with Local Bankruptcy Rule 1007-2 of the Local Rules for the United States Bankruptcy Court for the Southern District of New York.
2. I filed for bankruptcy because our household income decreased and my husband and I were not able to pay many of our bills including the mortgages on our residence located at 603 Harrison Ave., Harrison, NY 10528 (the "Residence")

BACKGROUND

3. I desire to utilize the bankruptcy process in order to restructure and reorganize my affairs and property, including the Residence. It is my intent to keep the Residence; and I am pursuing loss mitigation on the first and second mortgages which are

served by Ams Servicing Inc. in the amounts of \$649,920 (1st mortgage-0986) and \$477,935 (2nd mortgage-1211). These mortgage liabilities are joint liabilities of my husband and myself. The second mortgage has been reduced to a judgment against my husband and myself. Arrears are not included in the amounts set forth above; and although I do not have exact amounts owed at this juncture I expect the proofs of claims to state more precisely the amounts owed.

4. While my husband is not filing for bankruptcy he will contribute substantially all of his income to the household expenses. His reasons for not filing relate to the continued operation of his business without the specter of bankruptcy.
5. The needs and interests of my creditors will best be served by my continued possession of the Residence and management of my affairs as debtor-in-possession under Chapter 11 until confirmation of a reorganization plan.

INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1007

In addition to the foregoing, Local Bankruptcy Rule 1007-2 requires certain information related to the Debtors, which is set forth below.

Local Rule 1007-2(a)(1)

6. I currently reside at 603 Harrison Ave., Harrison, NY. I am employed as a bookkeeper for my husband's wholly owned company Talc Films, Ltd. Loss of income of Talc Films, Ltd and increased expenses led to the filing under Chapter 11.

Local Rule 1007-2(a)(2)

7. This case was not commenced under chapter 7 or chapter 13 of the Bankruptcy Code.

Local Rule 1007-2(a)(3)

8. No formal or informal committees of creditors or other interest holders has been organized prior to the order for relief in this Chapter 11 case.

Local Rule 1007-(2)(a)(4)

9. The names and addresses of the twenty (20) largest unsecured creditors excluding those creditors who (i) would not be entitled to vote at a creditors' meeting under 11 U.S.C Section 702; (ii) such creditors who were employees of the Debtor at the time of the filing of the petition for reorganization; and (iii) creditors who are insiders as that term is defined in 11 U.S.C. Section 101(31) are annexed hereto as **Exhibit "A"**.

Local Rule 1007-(2)(a)(5).

10. A list of the names and addresses of the five largest secured creditors is annexed hereto as **Exhibit "B"**.

Local Rule 1007-(2)(a)(6).

11. As required by Local Bankruptcy Rule 1007-2(a) (6), a summary of Debtor's assets and liabilities is as set forth in the schedules annexed to Debtor's voluntary petition which is incorporated herein by reference.

Local Rule 1007-(2)(a)(7).

12. Being an individual, there are no publicly held securities.

Local Rule 1007-(2)(a)(8).

13. None of my property is in the possession or custody of any custodian, public officer, mortgagee, pledgee, assignee of rents, or secured creditor, or agent for any such entity.

Local Rule 1007-(2)(a)(9).

14. I own the property located at 603 Harrison Ave., Harrison, NY with my husband as
Tenants by the Entireties.

Local Rule 1007-(2)(a)(10).

15. My assets are predominately located at 603 Harrison Ave., Harrison, NY.

16. My books and records are located at 603 Harrison Ave., Harrison, NY.

Local Rule 1007-(2)(a)(11).

17. There are no pending actions against me except for the foreclosure action *SRP 2012-5, LLC vs. Messiter, Christopher, et. al.*, index no.:060395/2013. The following prior legal actions have resulted in judgments against me:

A. *Chase Bank USA, NA v. Lisa Mauro (Messiter)* for \$29,464.

B. *Metro Portfolios, Inc. vs. Lisa Mauro (Messiter)* for \$3,171.

C. *Portfolio Recovery Associates LLC vs. Lisa Messiter aka Lisa Mauro* for \$8,655.

D. *LVNV Funding LLC vs. Lisa Messiter, Lisa Mauro* for \$4,092.

E. *SRP 201 5 LLC vs. Chris Messiter and Lisa Messiter*-\$502,114 (second mortgage).

Local Rule 1007-(2)(a)(12).

18. As I am an individual, I have no management personnel.

Local Rule 1007-(2)(b)(1) and (2).

19. I am an individual and do not own a business and I have no payroll.

Local Rule 1007-(2)(b)(3).

20. The estimated schedule of cash receipts and disbursements for the thirty (30) day period following the filing of the Chapter 11 petition, net cash gain or loss, obligations and receivables expected to accrue but remaining unpaid, other than professional fees is as set forth in **Schedules I and J** of the Debtor's petition which is attached hereto and incorporated herein by reference.

Pursuant to 28 U.S.C section 1746, I declare under the penalty of perjury that the foregoing is true and correct.

Dated: November 22, 2015

/s/ Lisa Mauro
Lisa Mauro

EXHIBIT A

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(See attached)

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United States Bankruptcy Court
Southern District of New York, White Plains Division

IN RE:

Case No. _____

Mauro, LisaChapter **11**

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Chase Bank USA N A PO Box 15298 Wilmington, DE 19850-5298	Bankruptcy Dept	Judgment Lien		29,464.00 Collateral: 1,150,000.00 Unsecured: 29,464.00
Dsnb Bloom 9111 Duke Blvd Mason, OH 45040-8999	(800) 950-0339			18,709.00
Chase Card PO Box 15298 Wilmington, DE 19850-5298	(800) 432-3117			16,980.00
Chase Card PO Box 15298 Wilmington, DE 19850-5298	(800) 432-3117			11,254.00
Chase Bank USA N A PO Box 15298 Wilmington, DE 19850-5298	Midland Fund 2365 Northside Dr Ste 30 San Diego, CA 92108-2709 (844) 236-1959	Credit Card Debt		10,997.00
Portfolio Recovery Assoc LLC PO Box 41067 Norfolk, VA 23541-1067	Bankruptcy			8,655.00 Collateral: 1,150,000.00 Unsecured: 8,655.00
Lvnv Funding LLC PO Box 10497 Greenville, SC 29603-0497	Resurgent Capital Service/Sherman PO Box 10497 Greenville, SC 29603-0497	Judgment Lien		4,092.00 Collateral: 1,150,000.00 Unsecured: 4,092.00
Metro Portfolios Inc 199 Crossways Park Dr Woodbury, NY 11797-2016				3,171.00 Collateral: 1,150,000.00 Unsecured: 3,171.00
Comenity Bank/Jcrewinc PO Box 182273 Columbus, OH 43218-2273				2,855.00
Ge Money Bank 170 W Election Rd Ste 125 Draper, UT 84020-6425	Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108-2709 (844) 236-1959			1,398.00

EXHIBIT B

FIVE LARGEST SECURED CREDITORS

<u>NAME</u>	<u>ESTIMATED CLAIM</u>	<u>VALUE OF PROPERTY</u>
AMS Servicing Inc.	974,930	\$1,150,000
AMS Servicing Inc. (Judgment)	\$502,114	\$1,150,000
Chase Bank, N.A. (Judgment)	\$29,464	\$1,150,000
Portfolio Recovery Associates LLC (Judgment)	\$8,655	\$1,150,000
LVNV Funding LLC (Judgment)	\$4,092	\$1,150,000

EXHIBIT C

See schedules A and B of the petition for a list of assets.

See schedules D, E and F for a list of liabilities.

EXHIBIT D

**SCHEDULE OF ANTICIPATED CASH RECEIPTS AND DISBURSEMENTS FOR THE
THIRTY DAY PERIOD FOLLOWING FILING OF THE CHAPTER 11 PETITION**

See Schedules I and J of the Petition which are attached hereto.

Debtor 1 **Lisa Mauro**
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of New York, White Plains Division

Case number **7:15-bk-23683**
(if known)

MM / DD / YYYY

12/13

Part 1: Describe Employment

3 years

4.	\$ 3,250.00	\$ 4,693.00
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Debtor 1

Lisa Mauro

First Name

Middle Name

Last Name

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Case number (if known) 7:15-bk-23683

Copy line 4 here → 4. \$ 3,250.00 \$ 4,693.00

5. List all payroll deductions:

	For Debtor 1	For Debtor 2 or non-filing spouse
5a. Tax, Medicare, and Social Security deductions	5a. \$ 553.15	\$ 1,030.80
5b. Mandatory contributions for retirement plans	5b. \$	\$
5c. Voluntary contributions for retirement plans	5c. \$	\$
5d. Required repayments of retirement fund loans	5d. \$	\$
5e. Insurance	5e. \$	\$
5f. Domestic support obligations	5f. \$	\$
5g. Union dues	5g. \$	\$
5h. Other deductions. Specify: _____	5h. + \$	+ \$

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 553.15 \$ 1,030.80

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,696.85 \$ 3,662.20

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 5,000.00

8b. Interest and dividends

8b. \$ \$

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ \$

8d. Unemployment compensation

8d. \$ \$

8e. Social Security

8e. \$ \$

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

\$ \$

Specify: _____

8f. \$ \$

8g. Pension or retirement income

8g. \$ \$

8h. Other monthly income. Specify: _____

8h. + \$ + \$

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ 0.00 \$ 5,000.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 2,696.85 + \$ 8,662.20 = \$ 11,359.05

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. + \$

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$ 11,359.05

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.☐ Yes. Explain:

None

Fill in this information to identify your case:

Debtor 1 Lisa Mauro
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of New York, White Plains Division

Case number 7:15-bk-23683
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 5,300.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$

4b. \$

4c. \$ 600.00

4d. \$

Debtor 1

Lisa Mauro

First Name

Middle Name

Last Name

Case number (if known) 7:15-bk-23683**Your expenses**

5. **Additional mortgage payments for your residence, such as home equity loans** 5. \$ 1,178.00
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 1,000.00
- 6b. Water, sewer, garbage collection 6b. \$ 200.00
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 230.17
- 6d. Other. Specify: _____ 6d. \$ _____
7. **Food and housekeeping supplies** 7. \$ 1,200.00
8. **Childcare and children's education costs** 8. \$ _____
9. **Clothing, laundry, and dry cleaning** 9. \$ 300.00
10. **Personal care products and services** 10. \$ 300.00
11. **Medical and dental expenses** 11. \$ 300.00
12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ 200.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 50.00
14. **Charitable contributions and religious donations** 14. \$ 200.00
15. **Insurance.**
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ _____
- 15b. Health insurance 15b. \$ _____
- 15c. Vehicle insurance 15c. \$ _____
- 15d. Other insurance. Specify: _____ 15d. \$ _____
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ _____
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ _____
- 17b. Car payments for Vehicle 2 17b. \$ _____
- 17c. Other. Specify: _____ 17c. \$ _____
- 17d. Other. Specify: _____ 17d. \$ _____
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).** 18. \$ _____
19. **Other payments you make to support others who do not live with you.**
Specify: _____ 19. \$ _____
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ _____
- 20b. Real estate taxes 20b. \$ _____
- 20c. Property, homeowner's, or renter's insurance 20c. \$ _____
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
- 20e. Homeowner's association or condominium dues 20e. \$ _____

Debtor 1

Lisa Mauro

First Name

Middle Name

Last Name

Case number (if known) **7:15-bk-23683**21. Other. Specify: Pet expense21. +\$ 100.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 11,158.17

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 11,359.05

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 11,158.17

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 200.88

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.**None**

EXHIBIT E
Proposed Case Conference Order
(See attached)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
In re:

Lisa Mauro,
aka Lisa Mauro Messiter,

Debtor.
-----X

Chapter 11

Case No.:15-23683 (RDD)

ORDER SCHEDULING INITIAL CASE
CONFERENCE

Lisa Mauro (the "Debtor ") having filed a petition for reorganization under chapter 11 of the Bankruptcy Code on _____, and the Court having determined that a case management conference will aid in the efficient conduct of the case, it is

ORDERED, pursuant to 11 U.S.C. § 105(d), that an initial case management conference will be conducted by the undersigned Bankruptcy Judge in Room ___, United States Bankruptcy Court, 300 Quarropas Street, White Plains, New York 10601] on ___, _____, at 10: 00 a.m., or as soon thereafter as counsel may be heard, to consider the efficient administration of the case, which may include, *inter alia*, such topics as retention of professionals, creation of a committee to review budget and fee requests, use of alternative dispute resolution, timetables, and scheduling of additional case management conferences; and it is further

ORDERED, that the Debtor shall give notice by mail of this order at least seven days prior to the scheduled conference to each committee appointed to serve in the case pursuant to 11 U.S.C. § 1102 (or, if no committee has been appointed, to the holders of the 10 largest unsecured claims), the holders of the five (5) largest secured claims, any post-petition

lender to the Debtor, and the United States Trustee, and shall promptly file proof of service of such notice with the Clerk of the Court.

Dated: White Plains, NY

_____, 2015

UNITED STATES BANKRUPTCY JUDGE